

FORM B1

United States Bankruptcy Court  
Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Jason H. Cho	Name of Joint Debtor (Spouse) (Last, First, Middle): Young Cho
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (if more than one, state all): 000-00-6935	Soc. Sec./Tax I.D. No. (if more than one, state all): 000-00-6163
Street Address of Debtor (No. & Street, City, State & Zip Code): 1239 N. Maidstone Vernon Hills, IL 60061	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1239 N. Maidstone Vernon Hills, IL 60061
County of Residence or of the Principal Place of Business: Lake	County of Residence or of the Principal Place of Business: Lake
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor  
(if different from street address above):

## Information Regarding the Debtor (Check the Applicable Boxes)

## Venue (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check on box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 10C
Chapter 11 Small Business (Check all boxes that apply)	U.S. Bankruptcy Court
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Northern District Of Illinois

## Statistical/Administrative Information (Estimates only)

Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50,000,001
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50,000,001
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Filed: 06/16/2004  
 Time: 14:21:22  
 Debtor: JASON H CHO  
 Case: 04-22860 Fee : 209  
 Chapter: 7 Rec. #: 3086127  
 Judge: A Benjamin Goldgar  
 341 mtg: 08/05/2004 @ 01:30PM  
 Trustee: ILENE GOLDSTEIN



1:04BK22860-BK001

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

Jason H. Cho &amp; Young Cho

**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location

Where Filed: None

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Debtor

Jason H. Cho

Signature of Joint Debtor

Young Cho

Telephone Number (If not represented by attorney)

June 1, 2004

Date

Signature of Attorney

Signature of Attorney for Debtor(s)

Randall A. Wolff 6188405

Printed Name of Attorney for Debtor(s)

Randall A. Wolff, Esq.

Firm Name

3325 N. Arlington Heights Road, #500

Address

Arlington Heights, IL 60004

Telephone Number

June 1, 2004

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

 Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

6/01/04

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

 Yes, and Exhibit C is attached and made a part of this petition. No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court**  
**Northern District of Illinois**

IN RE:

Jason H. Cho & Young Cho

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	<b>615,000.00</b>		
B - Personal Property	Yes	2	<b>32,000.00</b>		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		<b>923,299.63</b>	
E - Creditors Holding Unsecured Priority Claims	Yes	3		<b>111,464.62</b>	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		<b>1,132,471.57</b>	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			<b>4,200.00</b>
J - Current Expenditures of Individual Debtor(s)	Yes	1			<b>10,642.00</b>
Total Number of Sheets in Schedules		<b>27</b>			
			<b>Total Assets</b>	<b>647,000.00</b>	
					<b>Total Liabilities</b>
					<b>2,167,235.82</b>

**IN RE Jason H. Cho & Young Cho**

**Debtor(s)**

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWIC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

Do not include interests in executory contracts and unexpired leases on the schedule. List them on Schedule C. If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

**(Report also on Summary of Schedules)**

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION			
			H	W	J	C
1. Cash on hand.	X	<b>Checking Account: MB Financial</b>		H	2,000.00	
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<b>Checking: TCF Bank</b>		W	1,500.00	
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<b>Furniture/personal computer</b>			J	1,000.00
4. Household goods and furnishings, include audio, video, and computer equipment.	X	<b>clothing</b>			J	500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X					
6. Wearing apparel.	X					
7. Furs and jewelry.	X					
8. Firearms and sports, photographic, and other hobby equipment.	X					
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issue.	X					
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X					
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	<b>Debtor previously owned Amco Service Corporation; however, the bank/ lender has taken over the business and is running it; the Debtor is uncertain whether he still holds an interest in the company</b>		J	0.00	
13. Interests in partnerships or joint ventures. Itemize.	X					
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
15. Accounts receivable.	X					
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X					
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					

**IN RE Jason H. Cho & Young Cho**

**Debtor(s)**

**SCHEDULE B - PERSONAL PROPERTY  
(Continuation Sheet)**

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

IN RE Jason H. Cho & Young Cho

Debtor(s)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states. 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE A - REAL PROPERTY</b>			
1239 N. Maidstone Vernon Hills, IL 60061	735 ILCS 5 §12-901	15,000.00	615,000.00
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
Checking Account: MB Financial	735 ILCS 5 §12-1001(b)	2,000.00	2,000.00
Checking: TCF Bank	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Furniture/personal computer	735 ILCS 5 §12-1001(b)	500.00	1,000.00
clothing	735 ILCS 5 §12-1001(a)	500.00	500.00
2000 BMW	735 ILCS 5 §12-1001(c)	549.55	8,000.00
2000 Ford Mustang	735 ILCS 5 §12-1001(c)	1,200.00	9,000.00

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W I C	DATE CLAIM WAS INCURRED NATURE OF LIEN AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q I D A T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL				
						UNSECURED PORTION, IF ANY				
Account No. 1100008361  America Servcie Corp. P.O. Box 13716 Sacramento, CA 95853-3716		J	2nd mortgage on Vernon Hills home				122,551.72			
			Value \$ 615,000.00							
Account No. 2000210659  BMW Financial Services P.O. Box 3608 Dublin, OH 43016-0306		J	2000 car loan				7,450.45			
			Value \$ 8,000.00							
Account No. 25625039  Ford Credit 3010 Highland Parkway #200 Downers Grove, IL 60515		J	2000 lien on Ford Mustang				7,287.49			
			Value \$ 9,000.00							
Account No. 25174901  Ford Credit 3010 Highland Parkway #200 Downers Grove, IL 60515		J	1st lien on ford Semi-truck				7,287.49			
			Value \$ 10,000.00							
Account No. 320489644  HOMEQ Servicing Corp. P.O. Box 37297 Baltimore, MD 21297-3297		J	1st Mortgage on 1239 N. Maidstone Ln Vernon Hills				481,722.48			
			Value \$ 615,000.00							
<u>1</u> Continuation Sheets attached				Subtotal (Total of this page)		626,299.63				
(Complete only on last sheet of Schedule D) <b>TOTAL</b> (Report total also on Summary of Schedules)										

**IN RE Jason H. Cho & Young Cho**

**Debtor(s)**

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
**(Continuation Sheet)**

Sheet **1** of **1** Continuation Sheets attached to Schedule D

Subtotal  
(Total of this page) **297,000.00**

(Complete only on last sheet of Schedule D) **TOTAL** **923,299.63**  
(Report total also on Summary of Schedules)

IN RE Jason H. Cho & Young Cho

Debtor(s)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the Total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 Continuation Sheets attached

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM
							AMOUNT ENTITLED TO PRIORITY
Account No.		J	Withholding				902.15
Illinois Department Of Employment North Region 260 East Indian Trail Rd. Aurora, IL 60505							902.15
Account No. 3331-5086		J	State Tax claim on business Debtor no longer owns				11,000.00
Illinois Department Of Revenue Springfield, IL 62776-0001							11,000.00
Account No. 4338219-9							1,224.89
Illinois Dept. Of Economic Service 260 East Indian Trail Rd. Aurora, IL 60505-1733							1,224.89
Account No. 3331-5086		J					373.94
Illinois Dept. Of Revenue (941) PO Box 19468 Springfield, IL 62794-9468							373.94
Account No. 3331-5086		J					243.49
Illinois Dept. Of Revenue (Sales) Springfield, IL 62794-9468							243.49
Account No. 48-1270170		J					271.43
Internal Revenue Service Cincinnati, OH 45999-0300							271.43
Subtotal (Total of this page)							14,015.80
(Complete only on last sheet of Schedule E) <b>TOTAL</b> (Report total also on Summary of Schedules)							

Sheet 1 of 2 Continuation Sheets attached to Schedule E

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
**(Continuation Sheet)**

**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B E T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	
							AMOUNT ENTITLED TO PRIORITY	
Account No. 48-1270170		J						3,566.86
Internal Revenue Service Cincinnati, OH 45999-0300								3,566.86
Account No. 48-1270170		J	IRS claim					13,000.00
Internal Revenue Service Department Of The Treasury Kansas City, MO 64999								13,000.00
Account No. 48-1270170								80,083.07
Internal Revenue Service Cincinnati, OH 45999-0030								80,083.07
Account No. 48-1270170								798.79
Internal Revenue Service Cincinnati, OH 45999-0300								798.79
Account No.								
Account No.								

Sheet 2 of 2 Continuation Sheets attached to Schedule E

Subtotal  
(Total of this page) **97,448.72**

(Complete only on last sheet of Schedule E) **TOTAL**  
(Report total also on Summary of Schedules) **111,464.62**

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", respectively, in the column labeled "HWJC".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D			AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D		
Account No.  A.J. Morgan PO Box 79215 Los Angeles, CA 90079		J					1,578.93
Account No. 4820142  ADT Security Systems PO Box 650485 Dallas, TX 75265-0485		J					124.97
Account No. J012H  AG Adjustements [Liz Clborne] 1600 Old Country Road Plainview, NY 11803-9109							20,228.69
Account No. K369645  AG Adjustements [Liz Clborne] 1600 Old Country Road Plainview, NY 11803-9109		J					6,849.92
Account No.  AL CAN Collection [Century] PO Box 249 Pelham, NY 10803-0249		J					7,027.49
13 Continuation Sheets attached				Subtotal (Total of this page)			35,810.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

**IN RE Jason H. Cho & Young Cho**

**Debtor(s)**

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTIN GENT	UNL I Q UI D ATE D	DISPUTED	AMOUNT OF CLAIM
Account No. 59015		J					313.64
Alarm Detection 111 Church Rd. Aurora, IL 60505							
Account No. 4010080		J					4,976.55
Amrams & Abrams 75 East Wacker Suite 320 Chicago, IL 60601							
Account No.							450.00
Angela's Carpet And Blinds 5514 N. Western Avenue Chicago, IL 60625							
Account No. 03100262-2		J					4,976.55
Atwell , Curtis And Brooks, Ltd. 204 Stonehenge Ln. Carle Place, NY 11514-0363							
Account No. 03100595-2							1,931.29
Atwell, Curtis And Brooks, Ltd. 204 Stonehenge Ln. Carle Place, NY 11514-0363							
Account No. 4246311904309410		J	credit card 2004				10,642.51
Bank One Cardmember Services P.O. Box 50882 Henderson, NV 89016-0882							
Account No. 4266-8800-3477-7553		W	credit card debt 2003				7,942.80
Bank One Cardmember Services P. O. Box 50882 Henderson, NV 89016-0882							

Sheet 1 of 13 Continuation Sheets attached to Schedule F

<b>Subtotal (Total of this page)</b>	<b>31,233.34</b>
<b>schedule F) TOTAL</b>	(Report total also on Summary of Schedules)

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
				CONTINGENT	DISPUTED	
Account No. 789550000001  Becca 2419 E. Winston Rd. Anaheim, CA 92806						2,761.49
Account No.  Bonner Smith 5220 8th Street Lubboch, TX 79424		J	Lubboch Leasing V. Jason's Plaza et.al.			21,294.48
Account No. JAS01  Century Buisness 119 2est 40th Street New York, NY 10018		J				7,027.49
Account No. 4226-6100-0253-4903  Chase Bankcard Services PO Box 52188 Phoenix, AZ 85072-2188		W	credit card debt 2003			16,734.34
Account No. 100189  Chilliwear 5609 Blessey Stret Harahan, LA 70123		J				2,534.10
Account No.  China Journal 2416-A S. Archer Ave. Chicago, IL 60616		J				60.00
Account No. 5424180452405180  Citicard Card P.O. Box 6413 The Lakes, NV 88901-6413		W	credit card debt 2003			4,608.14

Sheet 2 of 13 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **55,020.04**

(Complete only on last sheet of Schedule F) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE Jason H. Cho & Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4808480028			Gas Bill 5/04				
Com Ed Bill Payment Center Chicago, IL 60668-0001							285.47
Account No. 1634654		J	credit card debt 2002-2003				
Computer Credit 640 West Fourth Street Winston-Salem, NC 27113-5238							492.50
Account No.		J					
Dae Hoe Furs							2,283.99
Account No. 6011008640589670		J	credit card debt 2003				
Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395							9,159.33
Account No.		J					
DND 2165 Apple Hill Ln. Buffalo Grove, IL 60089							5,340.00
Account No. 6462		J					
Donna Karen 600 Gotham Parkway Carlstadt, NJ 07072							5,226.39
Account No. 10657		J					
Douglas & Scruta 5503 Grissom Rd., Suite 207 San Antonio, TX 78238							1,954.40

Sheet        3 of        13 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page)        24,742.08

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

**IN RE Jason H. Cho & Young Cho**

**Debtor(s)**

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E  H W J I C E B T O R	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 22894616		claim against corp.				2,734.68
Dun & Bradstreet P.O. Box 482 Richfield, OH 44286						
Account No. 230600	J					26,087.25
Excel Financial 5236 80th Street Lubbock, TX 79424						
Account No. 5467-0001-8904-1051	J	credit card 2002				4,386.45
Fifth Third Bank 38 Fountain Square Cincinnati, OH 45263						
Account No.	J	possible Guaranty of lease				67,822.16
Financial Pacific Leasing C/O Messerli & Kramer 3033 Campus Dr Ste 250 Plymouth, MN 55441						
Account No. 2004-253975-978	J	Alleged bad checks				11,400.00
Fitzgeralds Casino/Hotel C/O Office Of The District Attorney 200 S. Third Street 5th Floor Las Vegas, NV 89101						
Account No. 389145	J	alleged bad checks				18,000.00
Fitzgeralds Casino/Hotel C/O Office Of The District Attorney 200 S. Third Street 5th Floor Las Vegas, NV 89101						
Account No. 4305-4400-0143-0638	W	credit card debt 2002-2003				7,159.68
Fleet P.O. Box 15368 Wilmington, DE 19886-5368						

Sheet 4 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	<b>137,590.22</b>
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IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4071-2970-0123-7559			W credit card debt 2003-2003				2,666.28
Fleet P.O. Box 15368 Wilmington, DE 19886-5368							
Account No. 8482							3,321.59
Frank R. Montgomery PO Box 917 ParkRidge, IL 60068							
Account No. 90133390163		J					3,420.72
GE Capitol Colonial Pacific PO Box 532626 Atlanta, GA 30353-2626		J					
Account No. 633300001		J					2,727.44
Gordon Food Services Dept Ch 10490 Palatine, IL		J					
Account No. 02900006100142396			W credit card debt 2003				7,563.00
Harris Bank P.O. Box 6290 Carol Stream, IL 60197-6290							
Account No. JAS03		J					1,070.87
Henry Jacobson 1002 Second Street San Rafeal, CA 94901		J					
Account No. 98453201		J					703.06
Hewlitt Packard PO Bopx 402582 Atlanta, GA 30384-2582		J					

Subtotal

(Total of this page)

21,472.96

Sheet        5 of        13 Continuation Sheets attached to Schedule F(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				T	D	E	
Account No. 4637348		J	4/04 alleged bad checks				
<b>Hollywood Casino Aurora 49 West Galena Blvd. Aurora, IL 60506</b>							<b>7,500.00</b>
Account No. 6148427		J	alleged bad check				
<b>Hollywood Casino Aurora 49 West Galena Blvd. Aurora, IL 60506</b>							<b>2,500.00</b>
Account No. 614836		J	alleged bad check				
<b>Hollywood Casino Aurora 49 West Galena Blvd. Aurora, IL 60506</b>							<b>5,000.00</b>
Account No. 6035320140947670		J	credit card 2003				
<b>Home Depot Processesing Center Des Moines, IA 50364-0001</b>							<b>2,997.84</b>
Account No. 128333		J					
<b>Hot Sox (Polo) 1 Rockefeller Plaza New York, NY 10020-1579</b>							<b>1,821.97</b>
Account No.			Guaranty of lease				
<b>Imperial Realty Company 4747 W. Peterson Ave. Chicago, IL 60646</b>							<b>190,000.00</b>
Account No.							
<b>Imperial Realty Company 4747 W. Peterson Ave. Chicago, IL 60646</b>							<b>1,757.30</b>

Sheet        6 of        13 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) **211,577.11**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Jason H. Cho &amp; Young Cho

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	C O N T I N G E N T	D I S P U T E D	AMOUNT OF CLAIM
Account No.		J					
Imperial Realty Company C/O Louis Pritikin 4747 W. Peterson Ave. Chicago, IL 60646							271,276.80
Account No.		J	C/o Donna Karan rep.				
James F. Dunneback 14535 John Humphrey Drive Suite 101 Orland Park, IL 60462							6,271.66
Account No.							
James F. Dunneback 14535 John Humphrey Drive Suite 101 Orland Park, IL 60462							6,271.66
Account No.		J	2003 purchase				
John Y. Kim & Assoc. 59 W. Seegers Road Arlington Heights, IL 60005							3,319.60
Account No.							
John Y. Kim & Assoc. 59 W. Seegers Road Arlington Heights, IL 60005							3,319.60
Account No. CN09		J					
Jones Apparel 250 Rittenhouse Circle, Keystone Park Bristol, PA 19007							4,694.86
Account No. 663952							
Journal & Topics Newspapers 622 Graceland Ave. Des Plaines, IL 60016							472.00

Sheet 7 of 13 Continuation Sheets attached to Schedule F

Subtotal  
(Total of this page) 295,625.98

(Complete only on last sheet of Schedule F) **TOTAL**  
(Report total also on Summary of Schedules)

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W I C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
				CONTINUING GENERIC STATE	DISPUTED	
Account No. <b>K&amp;S FHC Mr. Jin Ung Kim &amp; Mrs. Byong Chu 2275 N. Hazeltime Dr. Vernon Hills, IL 60061</b>						<b>6,812.14</b>
Account No. <b>K&amp;S FHC Mr. Jin Ung Kim &amp; Mrs. Byong Chu 2275 N. Hazeltime Dr. Vernon Hills, IL 60061</b>		J	disputed partnership claim			<b>6,812.14</b>
Account No. 6203 <b>Karen J. Porter, Ltd. 11 East Adams, Suite 1100 Chicago, IL 60603</b>		J				<b>8,989.04</b>
Account No. JO12H <b>LIZ Claiborne 1 Claiborne Ave. North Bergen, NJ 07047</b>		J				<b>21,266.17</b>
Account No. 2004-595298 <b>Lubboch Leasing Room 207 Courthouse PO Box 10536 Lubboch, TX 79408-3536</b>		J	Default Judgment: Lubboch v. Cho			<b>21,294.48</b>
Account No. 91385-91379 <b>Majestic Star Casino One Buffington Harbor Drive Gary, IN 46406-3000</b>		J	alleged bad checks			<b>10,000.00</b>
Account No. 14G30253 <b>McMahan &amp; Sigunick, Ltd. 216 Weat Jackson Blvd., Suite 900 Chicago, IL 60606</b>		J				<b>2,734.63</b>

Sheet 8 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	<b>77,908.60</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)	

IN RE Jason H. Cho & Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
				CONTINGENT	DISPUTED	
Account No. <b>JAS03</b>  <b>Mulberry Neckwear</b> <b>1002 Second St.</b> <b>San Rafael, CA 94901</b>						<b>137.20</b>
Account No. <b>J8997</b>  <b>Nautica Enterprises</b> <b>11 W. 19th St.</b> <b>New York, NY 10011</b>						<b>2,683.13</b>
Account No. <b>69271</b>  <b>NES Rentals</b> <b>PO Box 60858</b> <b>St. Louis, MO 63160-0858</b>						<b>1,954.40</b>
Account No. <b>108370417</b>  <b>Nicor Gas</b> <b>PO Box 2020</b> <b>Aurora, IL 60507-2020</b>						<b>8,348.29</b>
Account No. <b>4264-2989-0400-9498</b>  <b>Ohio Savings Bank</b> <b>P.O. Box 15137</b> <b>Wilmington, DE 19886-5137</b>		J				<b>6,659.82</b>
Account No.  <b>Onyx Waste</b> <b>C/O McMahan &amp; Sigulich</b> <b>216 W. Jackson Blvd # 900</b> <b>Chicago, IL 60606</b>		J	<b>Waste Disposal</b>			<b>2,534.68</b>
Account No. <b>T4012037-9</b>  <b>Onyx Waste</b> <b>135 S. LaDalle, Dept. 8142</b> <b>Chicago, IL 60674-8173</b>						<b>2,825.59</b>

Sheet       9       of       13       Continuation Sheets attached to Schedule F
 Subtotal  
 (Total of this page) **25,143.11**
(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Jason H. Cho & Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B R O T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
				CONTINGENT	DISPUTED	
Account No. <b>T4016700-6</b>  <b>Onyx Waste</b> <b>8246 Innovation Way</b> <b>Chicago, IL 60682-0082</b>						<b>65.00</b>
Account No. <b>336194</b>  <b>Park Nicollet</b> <b>P.O. Box 9104</b> <b>Minneaoils, MN 55480-9104</b>		<b>W</b>	<b>credit card 2003</b>			<b>797.15</b>
Account No. <b>146681</b>  <b>Pawnee Leasing</b> <b>700 Centre Ave.</b> <b>Ft. Collins, CO 80526</b>						<b>1,977.68</b>
Account No. <b>297-001</b>  <b>Polo Ralph Lauren</b> <b>9 Polito Ave.</b> <b>Lyndhurst, NJ 07071</b>						<b>9,913.43</b>
Account No. <b>290982403</b>  <b>Progressive Buisness Publications</b> <b>370 Technology Drive</b> <b>Malvern, PA 19355</b>						<b>299.00</b>
Account No. <b>4031-1507-0063-2613</b>  <b>Providian</b> <b>P.O. Box 660548</b> <b>Dallas, TX 75266-0548</b>		<b>J</b>	<b>credit card</b>			<b>8,182.77</b>
Account No.  <b>Raminlak, Piper And Co.</b> <b>6767 N Milwaukee, Suite 206</b> <b>Niles, IL 60714</b>						<b>1,320.00</b>

Sheet 10 of 13 Continuation Sheets attached to Schedule F
 Subtotal  
 (Total of this page) **22,555.03**
(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D	
Account No. 10752  REDfish 37 # 10 Highway One Rehoboth Beach, DE 19971						2,005.72
Account No.  Retailers National Bank C/O Marshall Fields Credit Services PO Box 1581 Minneapolis, MN 55440-1581		J				0.00
Account No. 4352-3783-5739-1198  Retailers National Bank PO Box 59317 Minneapolis, MN 55440-0317		J	credit card debt 2003			9,062.65
Account No.  Rigid Electrical 6941 Jarvis Niles, IL 60714		J				31,288.05
Account No. MI-42250  Rio Suite Casino C/O Clark County District Attorney 200 S. Third St. 5th Floor Las Vegas, NV 89101		J	Alleged bad check			5,000.00
Account No. 2004-253721  Rio Suite Casino C/O Clark County District Attorney 200 S. Third St. 5th Floor Las Vegas, NV 89101		J	alleged bad check			5,575.00
Account No. CHOYO000  Saller Chiropractic Center 403 West Burnsville Burnsville, MN 55337		J	medical bill 2002			199.85

Sheet 11 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	53,131.27
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)	

IN RE Jason H. Cho &amp; Young Cho

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B R O W N H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.	J					
Savane International P.O. Box 15350 Tampa, FL 33684						2,154.13
Account No. 8476639521	J	phone bill				
SBC Bill Payment Center Chicago, IL 60663-0001						183.97
Account No.	J	Cook County 03L015717 Bank One V. Jason & Young Cho				
Strauss Malk LLP C/O Bank One NA 135 Revere Dr. Northbrook, IL 60062						104,402.67
Account No.	J					
Sunny Plumbing 3245 Bryn Mawr Chicago, IL						4,500.00
Account No. 789550000001	J					
SunTrust PO Box 4986 ATLANTA, GA 30302						3,249.59
Account No. 789550000001	J					
SunTrust PO Box 4986 ATLANTA, GA 30302						84.58
Account No. 789550000001	J					
SunTrust PO Box 4986 ATLANTA, GA 30302						2,420.83

Sheet 12 of 13 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	<b>116,995.77</b>
(Complete only on last sheet of Schedule F) <b>TOTAL</b> (Report total also on Summary of Schedules)	

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				T	I	D	
Account No.		J					
<b>Swank PO Box 2962 Attleboro, MA 02703-0962</b>							<b>6,849.92</b>
Account No. JAS01		J					
<b>Two Lips Shoe 9237 San Fernando Rd. Sun Valley, CA 91352</b>							<b>1,897.77</b>
Account No. 4190-0877-5037-1329		J					
<b>US Bank PO Box 790409 ST. Louis, MO 63179-0409</b>							<b>13,245.28</b>
Account No.		J					
<b>Vetrine Arte PO Box 4010 135 S LaSalle Chicago, IL 60674</b>							<b>660.56</b>
Account No.			<b>Guaranty of lease</b>				
<b>Willingford 1985 Silver Bell Road Eagan, MN 55122</b>							<b>0.00</b>
Account No. 120		J					
<b>WJ Wleklinski &amp; Co. 682 Lee St. Des Plaines, IL 60061</b>							<b>0.00</b>
Account No. 00-W04143		J					
<b>Wooden Ships 720 Monroe St. Hoboken, NJ 07030</b>							<b>1,012.53</b>

Sheet 13 of 13 Continuation Sheets attached to Schedule F
 Subtotal  
 (Total of this page) **23,666.06**

 (Complete only on last sheet of Schedule F) **TOTAL** **1,132,471.57**  
 (Report total also on Summary of Schedules)

Debtor(s)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

 Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Imperial Realty Company 4747 W. Peterson Ave. Chicago, IL 60646	Personal Guaranty
Imperial Realty Company 10350 Dearlove Road #K Glenview, IL 60025	Personal Guaranty
Willingford 1985 Silver Bell Road Eagan, MN 55122	Personal Guaranty

Debtor(s)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAME	AGE	RELATIONSHIP
<b>Married</b>			
<b>EMPLOYMENT:</b>	<b>DEBTOR</b>		<b>SPOUSE</b>
Occupation	<b>Bulness Consultant</b>		<b>Assistant</b>
Name of Employer	<b>State Bank Of Long Lake</b>		<b>State Bank Of Long Lake</b>
How long employed			
Address of Employer	<b>1964 W. Wayzata Blvd.</b> <b>Long Lake, MN 55356</b>		<b>1964 W. Wayzata Blvd.</b> <b>Long Lake, MN 55356</b>

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

\$ 2,600.00 \$ 1,600.00

Estimated monthly overtime

\$                    \$                   \$ 2,600.00 \$ 1,600.00**SUBTOTAL****LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and Social Security
- b. Insurance
- c. Union dues
- d. Other (specify) \_\_\_\_\_

\$                    \$                   \$                    \$                   \$                    \$                   \$                    \$                   **SUBTOTAL OF PAYROLL DEDUCTIONS**\$ 0.00 \$ 0.00**TOTAL NET MONTHLY TAKE HOME PAY**\$ 2,600.00 \$ 1,600.00

Regular income from operation of business or profession or farm (attach detailed statement)

\$                    \$                   

Income from real property

\$                    \$                   

Interest and dividends

\$                    \$                   © Alimony, maintenance or support payments payable to the debtor for the debtor's use  
or that of dependents listed above\$                    \$                   

Social Security or other government assistance

\$                    \$                   

(Specify) \_\_\_\_\_

\$                    \$                   \$                    \$                   

Pension or retirement income

\$                    \$                   

Other monthly income

\$                    \$                   

(Specify) \_\_\_\_\_

\$                    \$                   \$                    \$                   **TOTAL MONTHLY INCOME**\$ 2,600.00 \$ 1,600.00**TOTAL COMBINED MONTHLY INCOME \$ 4,200.00 (Report also on Summary of Schedules)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Jason H. Cho &amp; Young Cho

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home) \$ 4,000.00

Are real estate taxes included? Yes        No ✓

Is property insurance included? Yes        No ✓

Utilities: Electricity and heating fuel

Water and sewer

Telephone

Other \_\_\_\_\_

\$ 300.00

\$ 67.00

\$ 100.00

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Home maintenance (repairs and upkeep)

\$ \_\_\_\_\_

Food

\$ 1,000.00

Clothing

\$ 200.00

Laundry and dry cleaning

\$ \_\_\_\_\_

Medical and dental expenses

\$ \_\_\_\_\_

Transportation (not including car payments)

\$ 300.00

Recreation, clubs and entertainment, newspapers, magazines, etc.

\$ \_\_\_\_\_

Charitable contributions

\$ \_\_\_\_\_

Insurance (not deducted from wages or included in home mortgage payments)

\$ 55.00

Homeowner's or renter's

\$ 220.00

Life

\$ 500.00

Health

\$ \_\_\_\_\_

Auto

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

Taxes (not deducted from wages or included in home mortgage payments)

\$ 900.00

(Specify) Real Estate Taxes

\$ \_\_\_\_\_

Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)

\$ 1,500.00

Auto

\$ \_\_\_\_\_

Other \_\_\_\_\_

\$ \_\_\_\_\_

Alimony, maintenance, and support paid to others

\$ \_\_\_\_\_

Payments for support of additional dependents not living at your home

\$ \_\_\_\_\_

Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$ \_\_\_\_\_

Other College Expenses

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**

\$ 10,642.00

**(FOR CHAPTER 12 AND 13 DEBTORS ONLY)**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

\$ \_\_\_\_\_

B. Total projected monthly expenses

\$ \_\_\_\_\_

C. Excess income (A minus B)

\$ \_\_\_\_\_

D. Total amount to be paid into plan each

\$ \_\_\_\_\_

(interval)

IN RE Jason H. Cho & Young Cho

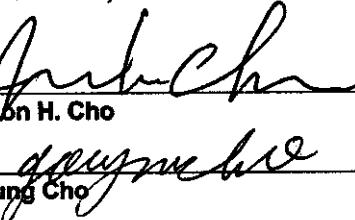
Debtor(s)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that  
 (Total shown on summary page plus 1)  
 they are true and correct to the best of my knowledge, information, and belief.

Date: June 1, 2004

Signature:


  
 Jason H. Cho

Debtor

Date: June 1, 2004

Signature:


  
 Young Cho

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.  
 (Total shown on summary page plus 1)

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

**Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.**

**United States Bankruptcy Court**  
**Northern District of Illinois**

**IN RE:****Jason H. Cho & Young Cho**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

**Note:** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE (if more than one)**

**0.00 2004 Jason and Young Cho \$10,500.00**  
**2003 Jason and Young Cho \$46,600.00**  
**2002 Jason and Young Cho \$126,350.00**

**2. Income other than from employment or operation of business**

**Note:** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

**Note:** a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**Note:** b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

**Note:** a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**Note**  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

**Note**  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

**Note**  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**Note**  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

**Note**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

**Note**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$100,000.00 or more	gambling Mr. Cho	

#### 9. Payments related to debt counseling or bankruptcy

**Note**  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Randall A. Wolff 3325 N. Arlington Heights Road #500 Arlington Heights, IL 60004		1,000.00

#### 10. Other transfers

**Note**  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

**Note**  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Foster Bank	9133	4/23/09
Foster Bank	3789	3/30/04

**12. Safe deposit boxes**

**None** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

**None** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

**None** List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

**None** If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

**None** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

**None** a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**None** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**None** c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

**None** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

**None** b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

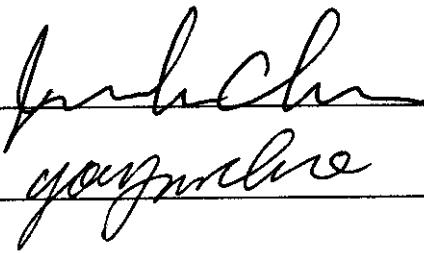


*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 1, 2004

Signature  
of Debtor



Jason H. Cho

Date: June 1, 2004

Signature  
of Joint Debtor  
(if any)



Young Cho

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

**United States Bankruptcy Court**  
**Northern District of Illinois**

IN RE:

Jason H. Cho & Young Cho

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered*

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
None	

*b. Property to be Retained [Check any applicable statement.]*

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY IS CLAIMED AS EXEMPT	DEBT WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE-AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
1239 N. Maidstone 1239 N. Maidstone	America Servcie Corp. HOMEQ Servicing Corp.			

\* Retain and pay pursuant to original contract

06/01/2004  
Date

  
Jason H. Cho

Debtor

Young Cho

Joint Debtor (if applicable)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Jason H. Cho & Young Cho

Chapter 7

Debtor(s)

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

## DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

**Note:** State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## AMOUNT SOURCE (if more than one)

0.00 2004 Jason and Young Cho \$10,500.00  
2003 Jason and Young Cho \$46,600.00  
2002 Jason and Young Cho \$126,350.00

## 2. Income other than from employment or operation of business

**Note:** State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

**Note:** a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**Note:** b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

**Note:** a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATIONSTATUS OR  
DISPOSITION

Lubbock Leasing v. Jason Cho collection  
and Young Cho 2004 595298

Bank One v. Cho 03 L 15717 collection

cook county

Judgment entered

**Note**  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

**Note**  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

**Note**  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**Note**  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

**Note**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

**Note**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
\$100,000.00 or more	gambling Mr. Cho	

#### 9. Payments related to debt counseling or bankruptcy

**Note**  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Randall A. Wolff 3325 N. Arlington Heights Road #500 Arlington Heights, IL 60004		1,000.00

#### 10. Other transfers

**Note**  List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 11. Closed financial accounts

**Note**  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## NAME AND ADDRESS OF INSTITUTION

Foster Bank

Foster Bank

TYPE AND NUMBER OF ACCOUNT  
AND AMOUNT OF FINAL BALANCE

9133

3789

AMOUNT AND DATE OF SALE  
OR CLOSING

4/23/09

3/30/04

## 12. Safe deposit boxes

**Note:** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

**Note:** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

**Note:** List all property owned by another person that the debtor holds or controls.



## 15. Prior address of debtor

**Note:** If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

**Note:** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

## 17. Environmental Information

For the purpose of this question, the following definitions apply:

**"Environmental Law"** means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

**"Site"** means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

**"Hazardous Material"** means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

**Note:** a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

**Note:** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**Note:** c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

## 18. Nature, location and name of business

**Note:** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: June 1, 2004

Signature  
of Debtor



Jason H. Cho

Date: June 1, 2004

Signature  
of Joint Debtor  
(if any)



Young Cho

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)\***

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)\***

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)\***

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$30 administrative fee)\***

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

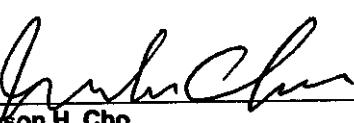
\* Fees are subject to change and should be confirmed before filing.

## ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

June 1, 2004  
Date

  
Jason H. Cho

Debtor

Young Cho

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Chapter 7

Jason H. Cho & Young Cho

Debtor(s)

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ 1,150.00
Prior to the filing of this statement I have received .....	\$ 1,000.00
Balance Due .....	\$ 150.00

2. The source of the compensation paid to me was:  Debtor  Other (specify):

3. The source of compensation to be paid to me is:  Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
- [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 1, 2004

Date



Signature of Attorney

Randall A. Wolff, Esq.

Name of Law Firm

**United States Bankruptcy Court**  
**Northern District of Illinois**

**IN RE:**

Jason H. Cho & Young Cho

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 93

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 1, 2004

Debtor

Joint Debtor

• Jason H. Cho  
1239 N. Maidstone  
Vernon Hills, IL 60061

Angela's Carpet And Blinds  
5514 N. Western Avenue  
Chicago, IL 60625

Chase Bankcard Services  
PO Box 52188  
Phoenix, AZ 85072-2188

Young Cho  
1239 N. Maidstone  
Vernon Hills, IL 60061

Atwell , Curtis And Brooks, Ltd.  
204 Stonehenge Ln.  
Carle Place, NY 11514-0363

Chiliwear  
5609 Blessey Stret  
Harahan, LA 70123

Randall A. Wolff, Esq.  
3325 N. Arlington Heights Road, #500  
Arlington Heights, IL 60004

Atwell, Curtis And Brooks, Ltd.  
204 Stonehenge Ln.  
Carle Place, NY 11514-0363

China Journal  
2416-A S. Archer Ave.  
Chicago, IL 60616

A.J. Morgan  
PO Box 79215  
Los Angeles, CA 90079

Bank One Cardmember Services  
P.O. Box 50882  
Henderson, NV 89016-0882

Citcard Card  
P.O. Box 6413  
The Lakes, NV 88901-6413

ADT Security Systems  
PO Box 650435  
Dallas, TX 75265-0485

Bank One Cardmember Services  
P. O. Box 50882  
Henderson, NV 89016-0882

Com Ed  
Bill Payment Center  
Chicago, IL 60668-0001

AG Adjustements [Liz Clborne]  
1600 Old Country Road  
Plainview, NY 11803-9109

Becca  
2419 E. Winston Rd.  
Anaheim, CA 92806

Computer Credit  
640 West Fourth Street  
Winston-Salem, NC 27113-5238

AL CAN Collection [Century]  
PO Box 249  
Pelham, NY 10803-0249

BMW Financial Services  
P.O. Box 3608  
Dublin, OH 43016-0306

Discover Card  
P.O. Box 30395  
Salt Lake City, UT 84130-0395

Alarm Detection  
111 Church Rd.  
Aurora, IL 60505

Bonner Smith  
5220 8th Street  
Lubboch, TX 79424

DND  
2165 Apple Hill Ln.  
Buffalo Grove, IL 60089

America Servcie Corp.  
P.O. Box 13716  
Sacramento, CA 95853-3716

CCS  
Payment Processing Center  
P.O. Box 55156  
Boston, MA 02205-5156

Donna Karen  
600 Gotham Parkway  
Carlstadt, NJ 07072

Amrams & Abrams  
75 East Wacker Suite 320  
Chicago, IL 60601

Century Buisness  
119 2est 40th Street  
New York, NY 10018

Douglas & Scruta  
5503 Grissom Rd., Suite 207  
San Antonio, TX 78238

Dun & Bradstreet  
P.O. Box 482  
Richfield, OH 44286

Harris Bank  
P.O. Box 6290  
Carol Stream, IL 60197-6290

Illinois Dept. Of Economic Service  
260 East Indian Trail Rd.  
Aurora, IL 60505-1733

Excel Financial  
5236 80th Street  
Lubbock, TX 79424

Harvard Collection Services  
4839 N. Elston Ave.  
Chicago, IL 60630-2534

Illinois Dept. Of Revenue  
(941)  
PO Box 19468  
Springfield, IL 62794-9468

Fifth Third Bank  
38 Fountain Square  
Cincinnati, OH 45263

Henry Jacobson  
1002 Second Street  
San Rafeal, CA 94901

Illinois Dept. Of Revenue  
(Sales)  
Springfield, IL 62794-9468

Financial Pacific Leasing  
C/O Messerli & Kramer  
3033 Campus Dr Ste 250  
Plymouth, MN 55441

Hewlitt Packard  
PO Bopx 402582  
Atlanta, GA 30384-2582

Imperial Realty Company  
4747 W. Peterson Ave.  
Chicago, IL 60646

Fitzgeralds Casino/Hotel  
C/O Office Of The District Attorney  
200 S. Third Street 5th Floor  
Las Vegas, NV 89101

Hollywood Casino Aurora  
49 West Galena Blvd.  
Aurora, IL 60506

Imperial Realty Company  
10350 Dearlove Road #K  
Glenview, IL 60025

Fleet  
P.O. Box 15368  
Wilmington, DE 19886-5368

Home Depot  
Processesing Center  
Des Moines, IA 50364-0001

Imperial Realty Company  
C/O Louis Pritikin  
4747 W. Peterson Ave.  
Chicago, IL 60646

Ford Credit  
3010 Highland Parkway #200  
Downers Grove, IL 60515

HOMEQ Servicing Corp.  
P.O. Box 37297  
Baltimore, MD 21297-3297

Internal Revenue Service  
Department Of The Treasury  
Kansas City, MO 64999

Frank R. Montgomery  
PO Box 917  
ParkRidge, IL 60068

Hot Sox (Polo)  
1 Rockefeller Plaza  
New York, NY 10020-1579

Internal Revenue Service  
Cincinnati, OH 45999-0030

GC Services Limited Partnership  
Collection Agency Division  
6330 Gulfton  
Houston, TX 77081

Illinois Department Of Employment  
North Region  
260 East Indian Trail Rd.  
Aurora, IL 60505

Internal Revenue Service  
Cincinnati, OH 45999-0300

GE Capitol Colonial Pacific  
PO Box 532626  
Atlanta, GA 30353-2626

Illinois Department Of Revenue  
Springfield, IL 62776-0001

James F. Dunneback  
14535 John Humphrey Drive Suite 101  
Orland Park, IL 60462

John Y. Kim & Assoc.  
59 W. Seegers Road  
Arlington Heights, IL 60005

Nautica Enterprises  
11 W. 19th St.  
New York, NY 10011

Progressive Buisness Publications  
370 Technology Drive  
Malvern, PA 19355

Jones Apparel  
250 Rittenhouse Circle, Keystone Park  
Bristol, PA 19007

NES Rentals  
PO Box 60858  
St. Louis, MO 63160-0858

Providian  
P.O. Box 660548  
Dallas, TX 75266-0548

Journal & Topics Newspapers  
622 Graceland Ave.  
Des Plaines, IL 60016

Nicor Gas  
PO Box 2020  
Aurora, IL 60507-2020

Raminiak, Piper And Co.  
6767 N Milwaukee, Suite 206  
Niles, IL 60714

K&S FHC Mr. Jin Ung Kim & Mrs. Byong  
Chu  
2275 N. Hazeltine Dr.  
Vernon Hills, IL 60061

Ohio Savings Bank  
P.O. Box 15137  
Wilmington, DE 19886-5137

REDFish  
37 # 10 Highway One  
Rehoboth Beach, DE 19971

Karen J. Porter, Ltd.  
11 East Adams, Suite 1100  
Chicago, IL 60603

Onyx Waste  
C/O McMahan & Siguich  
216 W. Jackson Blvd # 900  
Chicago, IL 60606

Retailers National Bank  
C/O Mashall Fields Credit Services  
PO Box 1581  
Minneapolis, MN 55440-1581

LIZ Claiborne  
1 Claiborne Ave.  
North Bergen, NJ 07047

Onyx Waste  
135 S. LaDalle, Dept. 8142  
Chicago, IL 60674-8173

Retailers National Bank  
PO Box 59317  
Minneapolis, MN 55440-0317

Lubboch Leasing  
Room 207 Courthouse  
PO Box 10536  
Lubboch, TX 79408-3536

Onyx Waste  
8246 Innovation Way  
Chicago, IL 60682-0082

Rigid Electrical  
6941 Jarvis  
Niles, IL 60714

Majestic Star Casino  
One Buffington Harbor Drive  
Gary, IN 46406-3000

Park Nicollet  
P.O. Box 9104  
Minneapolis, MN 55480-9104

Rio Suite Casino  
C/O Clark County District Attorney  
200 S. Third St. 5th Floor  
Las Vegas, NV 89101

McMahan & Siguick, Ltd.  
216 West Jackson Blvd., Suite 900  
Chicago, IL 60606

Pawnee Leasing  
700 Centre Ave.  
Ft. Collins, CO 80526

Saller Chiropractic Center  
403 West Burnsville  
Burnsville, MN 55337

Mulberry Neckwear  
1002 Second St.  
San Rafael, CA 94901

Polo Ralph Lauren  
9 Polito Ave.  
Lyndhurst, NJ 07071

Savane International  
P.O. Box 15350  
Tampa, FL 33684

SBC  
Bill Payment Center  
Chicago, IL 60663-0001

WJ Wlekliński & Co.  
682 Lee St.  
Des Plaines, IL 60061

State Bank Of Long Lake  
1964 W. Wayzata Blvd.  
Long Lake, MN 55356

Wooden Ships  
720 Monroe St.  
Hoboken, NJ 07030

Stein & Rotman  
105 W. Madison St.  
Chicago, IL 60602

Strauss Malk LLP  
C/O Bank One NA  
135 Revere Dr.  
Northbrook, IL 60062

SunTrust  
PO Box 4986  
ATLANTA, GA 30302

Swank  
PO Box 2962  
Attleboro, MA 02703-0962

Two Lips Shoe  
9237 San Fernando Rd.  
Sun Valley, CA 91352

US Bank  
PO Box 790409  
ST. Louis, MO 63179-0409

Vetrine Arte  
PO Box 4010 135 S LaSalle  
Chicago, IL 60674

Willingford  
1985 Silver Bell Road  
Eagan, MN 55122